

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nicole Maureen Vance  
Debtor

Case No. 19-04995-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Aug 08, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:**

Recip ID	Recipient Name and Address
db	+ Nicole Maureen Vance, 3005 Spectrum Road, Dover, PA 17315-4674
5273691	+ BRYAN VANCE, 12 STONECREEK COURT, EPHRATA, PA 17522-3103
5273699	+ DAVENSHIRE MEDICAL CENTER, 3740 CARLISLE ROAD, DOVER, PA 17315-4493
5273701	+ FMHA, BK NOTICES, 120 E WILD RABBIT RUN, LEWES, DE 19958-1632
5273707	PENN STATE HEALTH HMC, ATTN: PATIENT FINANCIAL SERVICES, MC A410 PO BOX 853, HERSHEY, PA 17033
5273708	+ ROLLINS SERVICE BUREAU, PO BOX 1415, ATLANTA, GA 30301-1415

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Aug 08 2024 18:40:00	Carrington Wilmington, 1600 S. DOUGLASS RD., Anaheim, CA 92806
cr	+ EDI: PRA.COM	Aug 08 2024 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AIS.COM	Aug 08 2024 22:40:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5273689	Email/Text: ebn@americollect.com	Aug 08 2024 18:40:00	AMERICOLLECT INC, 1851 S ALVERNO ROAD, PO BOX 1566, MANITOWOC, WI 54221
5273690	+ EDI: CITICORP	Aug 08 2024 22:40:00	BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5273692	+ EDI: CAPITALONE.COM	Aug 08 2024 22:40:00	CAP1/JUSTICE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
5273693	+ EDI: CAPITALONE.COM	Aug 08 2024 22:40:00	CAP1/WMT, PO BOX 30258, SALT LAKE CITY, UT 84130-0258
5273694	EDI: CAPITALONE.COM	Aug 08 2024 22:40:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5388929	Email/Text: BKBCNMAIL@carringtonms.com	Aug 08 2024 18:40:00	Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806
5388930	Email/Text: BKBCNMAIL@carringtonms.com	Aug 08 2024 18:40:00	Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806
5273695	EDI: WFNNB.COM	Aug 08 2024 22:40:00	CB/VICSCRT, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5273697	+ EDI: CITICORP	Aug 08 2024 22:40:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241

5273698	EDI: PENNDEPTREV	Aug 08 2024 22:40:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5273698	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 08 2024 18:40:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5286403	EDI: CAPITALONE.COM	Aug 08 2024 22:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5290755	Email/PDF: bncnotices@becket-lee.com	Aug 08 2024 18:45:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5293899	EDI: CITICORP	Aug 08 2024 22:40:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5273713	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 08 2024 18:40:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5369172	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 08 2024 18:40:00	Hyundai Lease Titling Trust, P.O Box 20809, Fountain Valley, CA 92728-0809
5293979	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 08 2024 18:40:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
5273702	EDI: IRS.COM	Aug 08 2024 22:40:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5273696	Email/Text: info@pamd13trustee.com	Aug 08 2024 18:40:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5293688	EDI: JEFFERSONCAP.COM	Aug 08 2024 22:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5273703	EDI: JPMORGANCHASE	Aug 08 2024 22:40:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5273704	EDI: JPMORGANCHASE	Aug 08 2024 22:40:00	JPMORGAN CHASE BANK, NA, 3415 VISION DRIVE, COLUMBUS, OH 43219
5294584	EDI: JPMORGANCHASE	Aug 08 2024 22:40:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
5281999	+ Email/Text: RASEBN@raslg.com	Aug 08 2024 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5273705	^ MEBN	Aug 08 2024 18:37:08	KIA MOTORS FINANCE, 10550 TALBERT AVE, FOUNTAIN VALLEY, CA 92708-6031
5273706	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 08 2024 18:40:00	KOHL'S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5288282	Email/PDF: resurgentbknofications@resurgent.com	Aug 08 2024 18:45:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5288469	EDI: PRA.COM	Aug 08 2024 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5293900	EDI: Q3G.COM	Aug 08 2024 22:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5273709	Email/Text: bankruptcy@sequium.com	Aug 08 2024 18:40:00	SEQUIUM ASSET SOLUTIONS LLC, 1130 NORTHCHASE PKWY, MARIETTA, GA 30067
5273710	EDI: SYNC	Aug 08 2024 22:40:00	SYNCB/CARE, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061

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5273711	EDI: SYNC	Aug 08 2024 22:40:00	SYNCB/MC, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
5273712	+ EDI: SYNC	Aug 08 2024 22:40:00	SYNCB/OLD NAVY, PO BOX 965005, ORLANDO, FL 32896-5005
5274227	+ EDI: AIS.COM	Aug 08 2024 22:40:00	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5273714	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 08 2024 18:40:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5273700	EDI: USBANKARS.COM	Aug 08 2024 22:40:00	ELAN FINANCIAL SERVICES, PO BOX 108, SAINT LOUIS, MO 63166-9801
5273715	+ Email/Text: bankruptcynotification@wellspan.org	Aug 08 2024 18:40:00	WELLSPAN HEALTH, 1001 SOUTH GEORGE ST, YORK, PA 17403-3676
TOTAL: 40			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Hyundai Lease Titling Trust, P.O Box 20809, Fountain Valley, CA 92728-0809
5294548	*+	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor JP MORGAN CHASE BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Nicole Maureen Vance DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kara Katherine Gendron	on behalf of Debtor 1 Nicole Maureen Vance karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com

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l.com;MottGendronLaw@jubileebk.net

Mario J. Hanyon

on behalf of Creditor Jpmorgan Chase Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Mario John Hanyon

on behalf of Creditor Jpmorgan Chase Bank National Association pamb@fedphe.com, mario.hanyon@brockandscott.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Hyundai Lease Titling Trust wcraig@egalawfirm.com mortoncraigeef@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1

Nicole Maureen Vance

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9914

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04995-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole Maureen Vance

8/8/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**